

2100 B (12/15)

# United States Bankruptcy Court

WESTERN DISTRICT OF PENNSYLVANIA  
Case No. 22-10212-JCM  
Chapter 13

In re: Debtor(s) (including Name and Address)

Scott T. Penzerro  
1014 Arlington Drive  
Greenville PA 16125

Angela M. Horner  
1014 Arlington Drive  
Greenville PA 16125

## NOTICE OF TRANSFER OF CLAIM OTHER THAN FOR SECURITY

The Claim No(s). listed below was/were filed or deemed filed under 11 U.S.C. § 1111(a) in this case by the alleged transferor. As evidence of the transfer of that claim, the transferee filed a Transfer of Claim Other than for Security in the clerk's office of this court on 05/20/2025.

### Name and Address of Alleged Transferor(s):

Claim No. 10: Flagstar Bank FSB, 5151 Corporate Drive, Troy, MI 48098

### Name and Address of Transferee:

Flagstar Bank, N.A.  
C/O Nationstar Mortgage LLC  
Mr. Cooper  
Attn: Bankruptcy Dept.  
PO Box 619096  
Dallas, TX 75261-9741

## -- DEADLINE TO OBJECT TO TRANSFER --

The alleged transferor(s) of the claim is hereby notified that objections must be filed with the court within twenty-one (21) days of the mailing of this notice. If no objection is timely received by the court, the transferee will be substituted as the original claimant without further order of the court.

Date: 05/23/25

Michael R. Rhodes

**CLERK OF THE COURT**

In re:  
Scott T. Penzerro  
Angela M. Horner  
Debtors

Case No. 22-10212-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 2

Date Rcvd: May 21, 2025

Form ID: trc

Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

++      Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2025:**

Recip ID	Recipient Name and Address
15495986	++ FLAGSTAR BANK FSB, 5151 CORPORATE DRIVE, MAIL STOP E 115 3, TROY MI 48098-2639 address filed with court:, Flagstar Bank FSB, 5151 Corporate Drive, Troy, MI 48098

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 23, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2025 at the address(es) listed below:**

Name	Email Address
Daniel P. Foster	on behalf of Debtor Scott T. Penzerro dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Angela M. Horner dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor FLAGSTAR BANK FSB dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor FLAGSTAR BANK N.A. dcarlon@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Byrider Finance LLC dba CNAC pitecf@weltman.com, gmasterson@weltman.com

District/off: 0315-1

User: auto

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Total Noticed: 1

Maribeth Thomas

on behalf of Creditor Ally Bank c/o AIS Portfolio Services, LP mthomas@tuckerlaw.com, maribeth.thomas@gmail.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8